

DIVISION 5 – BACCARAT

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1.0 Interpretation

In this division, unless the contrary intention appears:

“Banker” means the seated player who, when the game is conducted in accordance with Dealing Style B, receives and handles the Banker’s Hand;

“Banker’s Box” means that part of the layout in front of the dealer controlling the cards that is designated as the playing area for the Banker’s Hand by the word “BANKER”;

“Banker’s Hand” means the cards dealt to the Banker’s Box pursuant to these rules;

“Coloured Pair” means a pair comprised of either two red cards of different suits, or two black cards of different suits;

“Commission” means the amount deducted from any winning wager on the Banker’s Hand pursuant to subparagraph (b) of rule 5.10;

“Continuous Shuffler” means a type of automatic card shuffler that shuffles all or most of the cards used in the game continuously as the game is being conducted;

“Initial Deal” means the dealing of the first 4 cards in a round of play, 2 each to the Player’s Hand and the Banker’s Hand;

“Mixed Pair” means a pair comprised of one red card and one black card;

“Natural” means a hand with, on the initial 2 cards dealt to the hand, a point count of 8 or 9;

“Non-Continuous Shuffler” means a type of automatic card shuffler that shuffles a set of 4 to 8 decks of cards used in the game as a batch before they are dealt;

“Pair” means two cards with the same face value;

“Perfect Pair” means a pair comprised of cards of the same suit;

“Perfect Pairs Wager” means an optional, additional wager which may be made by a player in accordance with section 11A;

“Player”, for the purposes of rules 3.4(e), 5.6, 8.8, 8.10, 8.11 and 8.13 to 8.15 inclusive, when the word begins with a capital letter, means the seated player who, when the game is conducted in accordance with Dealing Style B, receives and handles the Player’s Hand;

“Player’s Box” means that part of the layout in front of the dealer controlling the cards that is designated as the playing area for the Player’s Hand by the word “PLAYER”;

“Player’s Hand” means the cards dealt to the Player’s Box pursuant to these rules;

“Point Count”, in relation to a hand of cards, means a single digit number from 0 to 9 inclusive, which shall be determined by totalling the point values of the cards in the hand in accordance with rule 4.2;

“Table Differential” means the difference between the total amount wagered on the Banker’s Hand and the total amount wagered on the Player’s Hand in a round of play;

“Table of Play” means the set of mandatory instructions, contained in these rules, which dictate whether the Player and Banker stand or draw a third card after the initial deal;

“Tie” means that the Player’s Hand and the Banker’s Hand have the same point count after all cards required to be dealt to those hands pursuant to these rules have been dealt to those hands; and

“Void Hand” means a round of play which is conducted in accordance with the rules of baccarat, except that no wagers are permitted.

2.0 Application

- 2.1 The rules contained in this division, together with the general rules contained in division 1, shall apply to the game of baccarat.

2.2 Baccarat must be played in accordance with one of the following versions:

- (a) mini baccarat;
- (b) midi baccarat;
- (c) full baccarat.

3.0 Table Layout and Equipment

3.1 Baccarat shall be played at a table that:

- (a) in the case of mini baccarat, has on one side up to 7 numbered sets of wagering areas for the players and on the opposite side a place for the dealer;
- (b) in the case of midi baccarat, has on one side up to 9 numbered sets of wagering areas for the players and on the opposite side a place for the dealer; and
- (c) in the case of full baccarat, has up to 14 numbered sets of wagering areas for the seated players, wagering areas for standing players, and places for the dealers.

Each baccarat table shall have a drop box attached to it.

3.2 The layout cloth covering the table shall be marked in a manner substantially similar to that shown:

- (a) in the case of mini baccarat, in Appendix A;
- (b) in the case of midi baccarat, in Appendix B; and
- (c) in the case of full baccarat, in Appendix C.

3.3 The wagering areas shall be designated:

- (a) for wagers on the Banker's Hand by the word "Banker" or "Bankers";
- (b) for wagers on the Player's Hand by the word "Player" or "Players"; and
- (c) for wagers on a Tie Bet by the word "Tie" or "Ties".

3.4 The following equipment shall also be used in the game:

- (a) at the option of the casino operator, either:
 - (i) (A) one set of 4 to 8 decks of playing cards, and

(B) a card shoe, with a non-transparent sliding cover, which is capable of holding all of the cards used in the game, or

(ii) (A) 2 sets of 4 to 8 decks of playing cards each, the backs of each set being of a different colour, and

(B) a non-continuous shuffler which is capable of holding 8 decks of cards, and

(C) a card shoe, with a non-transparent sliding cover, which is capable of holding either of the sets of cards used in the game, or

(iii) unless the game is being conducted in accordance with Dealing Style B as described in section 8:

(A) one set of 4 to 8 decks of playing cards, and

(B) a continuous shuffler which is capable of holding all of the cards used in the game; and

(b) one or (at the option of the casino operator) 2 cutting cards; and

(c) a discard rack or container capable of holding all of the cards used in the game; and

(d) at the option of the casino operator, a palette, being a flat paddle used by the dealer to place, turn and retrieve cards; and

(e) 2 round indicator pucks marked "Banker" and "Player" respectively, which shall be used to indicate the Banker and the Player respectively when the game is being conducted in accordance with Dealing Style B.

4.0 Playing Cards

4.1 The point value of the playing cards used in the game shall be as follows:

(a) a card from 2 to 9 inclusive shall have its face value;

(b) a 10, jack, queen or king shall have a value of 0; and

(c) an ace shall have a value of 1.

4.2 The point count of a hand shall be:

(a) where the total of the point values of the cards in the hand is a number from 0 to 9 inclusive, that number;

(b) where the total of the point values of the cards is the number 10 or above, the right digit of that number.

- 4.3 No player or spectator shall handle, alter or withdraw any cards used in the game except as expressly permitted by these rules, and no dealer or other person shall permit a player or spectator to do so. The dealer shall at all times deal the cards.

5.0 Wagers

- 5.1 A player at the game may place the following wagers, subject to rule 5.2:

(a) a wager on the “Banker’s Hand”, which shall:

(i) win if the final point count of the Banker’s Hand is higher than that of the Player’s Hand,

(ii) lose if the final point count of the Banker’s Hand is lower than that of the Player’s Hand,

(iii) constitute a stand off if the final point counts of the Banker’s Hand and the Player’s Hand are equal;

(b) a wager on the “Player’s Hand”, which shall:

(i) win if the final point count of the Player’s Hand is higher than that of the Banker’s Hand,

(ii) lose if the final point count of the Player’s Hand is lower than that of the Banker’s Hand,

(iii) constitute a stand off if the final point counts of the Banker’s Hand and the Player’s Hand are equal;

(c) a “Tie Bet”, which shall:

(i) win if the final point counts of the Banker’s Hand and the Player’s Hand are equal, and

(ii) otherwise lose.

- 5.2 In any round of play a player may wager on:

(a) the Banker’s Hand; or

(b) the Banker’s Hand and Tie; or

(c) the Banker’s Hand and Player’s Hand; or

(d) the Banker’s Hand and Player’s Hand and Tie; or

- (e) the Player's Hand; or
 - (f) the Player's Hand and Tie; or
 - (g) a Tie.
- 5.3 All wagers shall be made by placing chips, with the smaller denomination chips on top, in the appropriate wager area of the baccarat layout.
- 5.4 Orally declared wagers shall be accepted only when accompanied by chips and if the dealer has enough time to place the wager on the layout before "No more bets" is called.
- 5.5 Each player shall be responsible for the correct placement of his/her wager whether or not he/she is assisted by the dealer. Each player shall be responsible for ensuring that any instructions he/she gives to the dealer regarding the placement of his/her wager are correctly carried out.
- 5.6 Subject to these rules, standing players may also participate in the game. Standing players shall:
- (a) when full baccarat is played, place their wagers on those parts of the layout specifically designated for "standing player" bets, the numbered wagering areas being for the use of seated players;
 - (b) not participate in the cut of the cards or touch or handle the cards used in the game in any manner;
 - (c) not be appointed Banker or Player.
- 5.7 When full baccarat is played, only one player (being a seated player) may wager on each of the numbered wagering areas, which shall be for the use of seated players.
- 5.8 When mini baccarat or midi baccarat is played, the casino operator may:
- (a) permit up to three players to wager on any one wagering area; and
 - (b) direct that the total of all players' wagers on any one wagering area shall not exceed the table maximum, or that the total of the wagers of any particular player or players on any one wagering area shall not exceed the table maximum.
- 5.9 If a player, being allowed by these rules to do so, wagers on the Player's Hand, or on the Banker's Hand, or on a Tie Bet, by placing a bet on more than one wagering area during a round of play:
- a) the applicable minimum wager limit applies to each bet placed by the player on each of those wagering areas; and

- b) subject to rule 5.8(b), the applicable (table or personal) maximum wager limit applies to the total of the bets placed by the player on that outcome.
- 5.10 Subject to rule 5.11, winning wagers made pursuant to rule 5.1 shall be paid at the following odds:
- (a) wagers on the Player's Hand at odds of 1 to 1;
 - (b) wagers on the Banker's Hand at odds of 1 to 1, less a commission of 5% on the amount won, which shall be payable to the casino operator and shall be collected from the player at the time the winnings are paid;
 - (c) Tie Bets at odds of 8 to 1.
- 5.11 Subject to any directions issued by the Authority, and pursuant to rule 5.1, the casino operator may elect to pay winning wagers on the Banker's Hand at odds of 1 to 1 except where the Banker wins with a point count of 6, in which event such wagers shall be paid at odds of 1 to 2 (e.g. \$100 pays \$50). Where the casino operator elects to modify the payment of winning wagers on the Banker's Hand pursuant to this rule, a sign indicating the modified odds must be displayed at the table at all times while the modification is in effect, from the beginning of the round at which it took effect.
- 5.12 Except where rule 5.11 applies, if it would not be possible to pay a wager on the Banker's Hand exactly in chips at odds of 1 to 1, less commission, were that wager to win, the wager shall not be accepted.
- 5.13 If a wager is made and accepted in contravention of rule 5.12, as much of the wager as could be paid exactly in chips, were that portion of the wager to win, shall be regarded as valid and the remainder shall be void.
- 5.14 Except as permitted by these rules, once the dealer has called "No more bets" no player shall:
- (a) make any wager; or
 - (b) handle, alter or withdraw any wager until a decision has been made and implemented with respect to all winning wagers in the wagering area,
- and no dealer or other person shall permit a player to do so.
- 5.15 No player shall handle, alter or withdraw a losing wager.
- 5.16 If there is a tie, players may alter their wagers on the Banker's Hand or the Player's Hand before the start of the next round.
- 5.17 Subject to any directions issued by the Authority, the casino operator may stipulate a maximum table differential. The amount of any such differential

shall be displayed on the notice at the table indicating the minimum and maximum wager limits.

- 5.18 Where the total amount wagered on the Banker's Hand or the Player's Hand is such that the maximum table differential displayed on the notice is exceeded, the dealer may reduce the wagers on the hand pro rata so that the maximum table differential is not exceeded.

6.0 Opening of Table for Gaming

- 6.1 After receiving the required number of decks of cards at the table, both the dealer and the game supervisor shall sort and inspect the cards independently of each other.
- 6.2 After the cards have been inspected they shall be spread out face up on the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in either horizontal fan-shaped rows or columns by deck according to suit and sequence. The cards in each suit shall be laid out in sequence within the suit.
- 6.3 After the first player has or players have had an opportunity to inspect the cards visually, the cards shall be turned face down on the table and then:
- (a) chemmy shuffled (washing of the cards);
 - (b) stacked; and
 - (c) riffle shuffled.
- 6.4 Notwithstanding rules 6.2 and 6.3, when an automatic shuffler is used each set of decks of cards may be loaded into the automatic shuffler without visual inspection by any player, after having first been:
- (a) chemmy shuffled;
 - (b) stacked; and
 - (c) riffle shuffled.
- 6.5 Notwithstanding rules 6.1 to 6.4, pre-checked or pre-shuffled cards may be used provided they are secured in a designated area on completion of the pre-check or pre-shuffle, until such time as they are required. Before being cut pre-shuffled cards shall be chemmy shuffled and/or riffle shuffled, but pre-checked cards shall be:
- (a) chemmy shuffled;
 - (b) stacked; and

(c) riffle shuffled.

7.0 Shuffle and Cut of Cards

7.1 The cards shall be shuffled so that they are randomly intermixed:

(a) immediately before the start of play; and

(b) at the discretion of a game supervisor or casino supervisor where there is reason to suspect that the randomness of the shuffle has been compromised; and

(c) if any card has been exposed prior to the cards entering the card shoe or automatic shuffler; and

(d) at the discretion of a game supervisor or casino supervisor following any period during which the table has been vacant,

provided that, where the game is played with a non-continuous shuffler and two sets of cards, if subparagraph (b) or (c) affects only one of the sets of cards, only that set need be shuffled.

7.2 Where the game is conducted using a continuous shuffler, cards used in the game shall be shuffled so that they are randomly intermixed while the game is in progress.

7.3 Where the game is conducted:

(a) otherwise than with a continuous shuffler; and

(b) in accordance with either Dealing Style A or Dealing Style C as described in section 8,

after each shoe of cards is completed, as set out in rule 11.2, the cards (or, where applicable, the set of cards) that have been in use in the game shall be shuffled so that the cards are randomly intermixed before they are used again for gaming.

Where the game is conducted in accordance with Dealing Style B, rule 11.3 shall apply upon the completion of a shoe of cards.

7.4 Where it is proposed that pre-shuffled decks of cards be introduced into the game any of the players may, before the first game in which the cards are used:

(a) on request, visually inspect the decks of pre-shuffled cards, or any of them, before their use; and

(b) require that any decks of cards issued as pre-shuffled be inspected and mixed in accordance with section 6, shuffled by the dealer, and cut in accordance with this section.

- 7.5 After the cards have been shuffled they shall be cut. The dealer shall offer the stack of cards, with the backs facing away from him/her, to each seated player for cutting until a seated player accepts the cut. If no seated player accepts the cut, a casino employee shall cut the cards.
- 7.6 The person designated in rule 7.5 shall cut the cards by inserting the cutting card or one of the cutting cards, as the case may be, into the stack at least one deck in from either end. The dealer shall then take all of the cards in front of the cutting card and place them at the back of the stack and then insert the cutting card into the stack at least 20 cards in from the back of the stack. If 2 cutting cards are being used, the second shall be placed at the back of the stack.
- 7.7 The stack of cards shall then be placed in the card shoe or continuous shuffler for the commencement of play, following which the dealer shall burn the cards, that is:
- (a) remove the first card from the card shoe or shuffler face up;
 - (b) draw, face down, additional cards equal in number to the face value of the first card drawn; and
 - (c) place the first and additional cards drawn in the discard rack or container.
- 7.8 Where the game is conducted using a continuous shuffler, rules 7.5 and 7.6 shall not apply to cards that are being shuffled in accordance with rule 7.2, and no cutting card need be placed with the stack of cards in the shuffler.
- 7.9 For the purposes of rule 7.7, a 10, jack, queen and king shall have a face value of 10 and an ace a face value of 1.
- 7.10 The casino operator may, after any round of play, direct that the cards in play at the table be replaced, in which event the new cards shall be checked, shuffled and cut in accordance with sections 6 and 7 except where pre-shuffled cards are introduced and accepted as such.

8.0 Initial Deal

- 8.1 Two hands shall be dealt in the game, one being the Player's Hand and the other the Banker's Hand.
- 8.2 Immediately before the start of each round of play and after all wagers are on the table, the dealer shall call "No more bets" and then begin dealing the cards.

- 8.3 Where no wagers have been placed on the table, the casino operator may, at the request of a patron, deal up to 3 rounds of cards without any wager being placed. Nothing in this rule prevents any person from wagering on any of those rounds should they choose to do so, in accordance with these rules.
- 8.4 The dealer shall deal an initial 4 cards from the card shoe or automatic shuffler. The first and third cards shall respectively constitute the first and second cards of the Player's Hand and the second and fourth cards shall respectively constitute the first and second cards of the Banker's Hand.
- 8.5 The game may, at the discretion of the casino operator and subject to these rules, be conducted in accordance with any one of the following styles of dealing: Style A, Style Band Style C. Where a game is conducted using a card shoe or a non-continuous shuffler, it shall continue in the style in which it began until its completion. Where the game is conducted using a continuous shuffler, the dealing style may be changed only in accordance with approved procedures.

Dealing Style A

- 8.6 The initial 4 cards shall be dealt face up, the Player's Hand to the Player's Box and the Banker's Hand to the Banker's Box. The dealer shall then announce the point count of the Player's Hand first, followed by that of the Banker's Hand.
- 8.7 The dealer shall at all times be in control of the cards.

Dealing Style B

- 8.8 At the start of each round of play, after the wagers have been placed, the Banker and the Player (if any) for the round shall be determined in accordance with rules 8.9 and 8.10.
- 8.9 The Banker shall be determined as follows:
- (a) the seated player with the highest wager on the Banker's Hand shall if he/she wishes be the Banker;
 - (b) if there is more than one such player, the one occupying the lowest numbered seat shall be offered the role first. If he/she declines, the dealer shall offer the role to the next such player, moving counter-clockwise around the table, and so on;
 - (c) if no such player wishes to accept the role, it shall be offered to the seated player or players with the next highest wager on the Banker's Hand, in accordance with the procedure set out in subparagraphs (a) and (b);
 - (d) if no seated player with a wager on the Banker's Hand wishes to be the Banker, rule 8.18 shall apply.

- 8.10 The Player shall be determined in accordance with the procedure described in rule 8.9, substituting “Player” for “Banker” and “Player’s Hand” for “Banker’s Hand”.
- 8.11 The Banker and the Player shall:
- (a) act as such only to expose the total of the Banker’s Hand or the Player’s Hand, as the case may be;
 - (b) be responsible for receiving and handling the cards in accordance with these rules and the instructions of the dealer calling the game; and
 - (c) be identified by the indicator puck marked “Banker” or “Player”, as the case may be, which shall be placed next to his/her wagering area.
- 8.12 The initial 4 cards shall be dealt face down, the Player’s Hand to the Player’s Box and the Banker’s Hand to the Banker’s Box.
- 8.13 The dealer shall then pass the initial 2 cards drawn for the Player’s Hand to the Player, who shall take the cards, ensuring that they are continually in full view of everyone participating in the game and of the surveillance cameras. The cards must not be removed from the table.
- 8.14 Having checked the hand, the Player shall immediately turn the cards face up on the layout. The dealer shall then announce the point count of the Player’s Hand and bring the cards face up back to the Player’s Box.
- 8.15 The dealer shall then pass the Banker’s Hand to the Banker. Rules 8.13 and 8.14 shall apply to the Banker as if he/she were the Player, the Player’s Hand were the Banker’s Hand, and the Player’s Box the Banker’s Box.
- 8.16 At no time shall the Player’s Hand and the Banker’s Hand be passed out at the same time.
- 8.17 Nothing in this section shall prohibit the turning of the Banker’s Hand before the Player’s Hand provided this has been authorised by the casino supervisor and the requirements of rule 8.16 are satisfied.
- 8.18 If:
- (a) there is no bet on the Player’s Hand or the Banker’s Hand; or
 - (b) no player entitled to do so wishes to receive and handle the cards dealt to a hand; or
 - (c) the game supervisor or casino supervisor so directs,
- the dealer shall retain and turn over the cards for that hand or those hands, as the case may be.

Dealing Style C

8.19 The initial 4 cards shall be dealt face down, the Player's Hand to the Player's Box and the Banker's Hand to the Banker's Box. The dealer shall then turn over and announce the point count of the Player's Hand first, followed by the Banker's Hand.

8.20 The dealer shall be in control of the cards at all times.

9.0 Dealing of Additional Cards

9.1 After the dealer has announced the point count of each hand and, where appropriate, has returned the cards to the Player's Box and the Banker's Box, he/she shall deal a third card to each hand if this is required by rules 9.2 to 9.5 inclusive.

9.2 If the Player's Hand or the Banker's Hand is, or both hands are, a natural, no further cards shall be dealt to either hand.

9.3 If the point count of the Banker's Hand is 0 to 7 inclusive after the initial deal, the Player's Hand shall:

(a) draw (i.e. take a third card); or

(b) stand (i.e. not take a third card),

in accordance with the requirements of Table 1 below:

TABLE 1 : PLAYER'S HAND

Player having a total of:	
0-1-2-3-4-5	Draws a card
6-7	Stands
8-9	Has a natural and cannot draw

9.4 If the Player's Hand draws, the Banker's Hand shall:

(a) draw; or

(b) stand,

in accordance with the requirements of Table 2 below:

TABLE 2: BANKER'S HAND

Banker having a point total of:	When the third card in the Player's Hand is:	When the third card in the Player Hand is:
3	0-1-2-3-4-5-6-7-9, draws	8, stands
4	2-3-4-5-6-7, draws	0-1-8-9, stands
5	4,5,6,7, draws	0-1-2-3-8-9, stands
6	6-7, draws	0-1-2-3-4-5-8-9, stands
7	Stands	
8-9	Has a natural and cannot draw	
0-1-2	Draws	

9.5 If the point count of the Player's Hand is 6 or 7 after the initial deal, the Banker's Hand shall draw a third card if the point count of the Banker's Hand is 0 to 5 inclusive, but otherwise shall stand.

9.6 In no event shall more than one additional card be dealt to either hand.

Dealing of Additional Cards for Style A and Style C

9.7 Any third card required to be dealt to a hand shall be dealt face up to that hand.

Dealing of Additional Cards for Style B

9.8 Any third card required to be dealt to a hand shall be passed face down to the player (if any) designated to receive the cards dealt to the hand. The provisions of rules 8.13 to 8.18 inclusive shall apply, with all necessary modifications, as if the third card were the 2 initial cards of the hand.

10.0 Payment and Collection of Wagers

10.1 When each hand has received all the cards it is entitled to under the rules, the dealer shall announce the final point count of each hand, indicating which hand has won the round. If the 2 hands have equal point counts, the dealer shall announce "Tie Hand".

10.2 After announcing the result of the round, the dealer shall collect all losing wagers and pay all winning wagers.

11.0 End of Shoe

- 11.1 This section applies where the game is being played otherwise than with a continuous shuffler.
- 11.2 Whenever the cutting card or the first of the cutting cards, as the case may be, placed with the stack of cards in the card shoe is reached during a round, it shall be placed to the side.
- (a) If the cutting card is drawn as the first card of a round, after setting it aside the dealer calling the game shall announce “Last coup” or “Last hand” and complete the round.
- (b) If the cutting card is drawn otherwise than as the first card of the round, after setting it aside the dealer shall complete the round, announce “Last coup” or “Last hand”, and deal a further round.
- Thereafter no further cards shall be dealt until the set of cards used in the round has been replaced or reshuffled.
- 11.3 Notwithstanding rule 11.2, where the game has been conducted in accordance with Dealing Style B during a shoe, at the end of the last round of the shoe any remaining cards shall be removed from the card shoe and placed, together with the cards in the discard rack or container, in a container which shall be removed from the table. The game shall continue with new cards, which may be pre-shuffled if they are accepted into the game as such by the players.

11A Perfect Pairs Wager

- 11A.1 The casino operator may, at its discretion, offer the players the opportunity to place Perfect Pairs wagers in accordance with this section.
- 11A.2 Where the Perfect Pairs option is offered and the game is played at a table with a layout cloth marked in a manner that clearly denotes the wagering option, any player may elect to place a Perfect Pairs wager at the time of placement of his/her initial wager as provided in rule 5.1. The Perfect Pairs wager shall be placed in the designated area of the layout which corresponds to the box in which the initial wager was placed.
- 11A.3 The Perfect Pairs wager shall be placed before any cards in the round of play are dealt.
- 11A.4 The amount of a Perfect Pairs wager shall be that displayed on the sign at the table indicating the wager limits applying at the table.
- 11A.5 A Perfect Pairs wager shall win if the first two cards dealt to the player are a pair, and lose if the first two cards do not comprise a pair.
- 11A.6 At the completion of the initial deal, the dealer shall pay the winning and collect the losing Perfect Pairs wagers in accordance with approved procedures.

11A.7 Winning Perfect Pairs wagers shall be paid in accordance with either Pay Scale One, or Pay Scale Two, as follows:

Pay Scale One

For a mixed pair	5 to 1
For a coloured pair	10 to 1
For a perfect pair	30 to 1

Pay Scale Two

For a mixed pair	6 to 1
For a coloured pair	12 to 1
For a perfect pair	25 to 1

11A.8 The casino operator shall display which pay scale under rule 11A.7 is in operation and that pay scale shall be used for all tables that offer the Perfect Pairs option.”

12.0 Irregularities

12.1 If a third card is dealt to the Player’s Hand when no third card is authorised by these rules:

(a) it shall become the third card of the Banker’s Hand if the Banker’s Hand is obliged to draw a further card; and

(b) it shall become the first card of the next round if the Banker’s Hand is required to stand, unless it has been disclosed or the cards are reshuffled or replaced before the next round. If the card has been disclosed, the dealer will announce “No bets this hand” and, starting with the exposed card, deal a void hand. After the completion of the void hand, normal play will resume.

12.2 Subject to rule 12.1, if a card is drawn in excess from the card shoe or continuous shuffler:

(a) it shall, if it has not been disclosed, be used as the first card of the next round of play unless the cards are reshuffled or replaced before the next round;

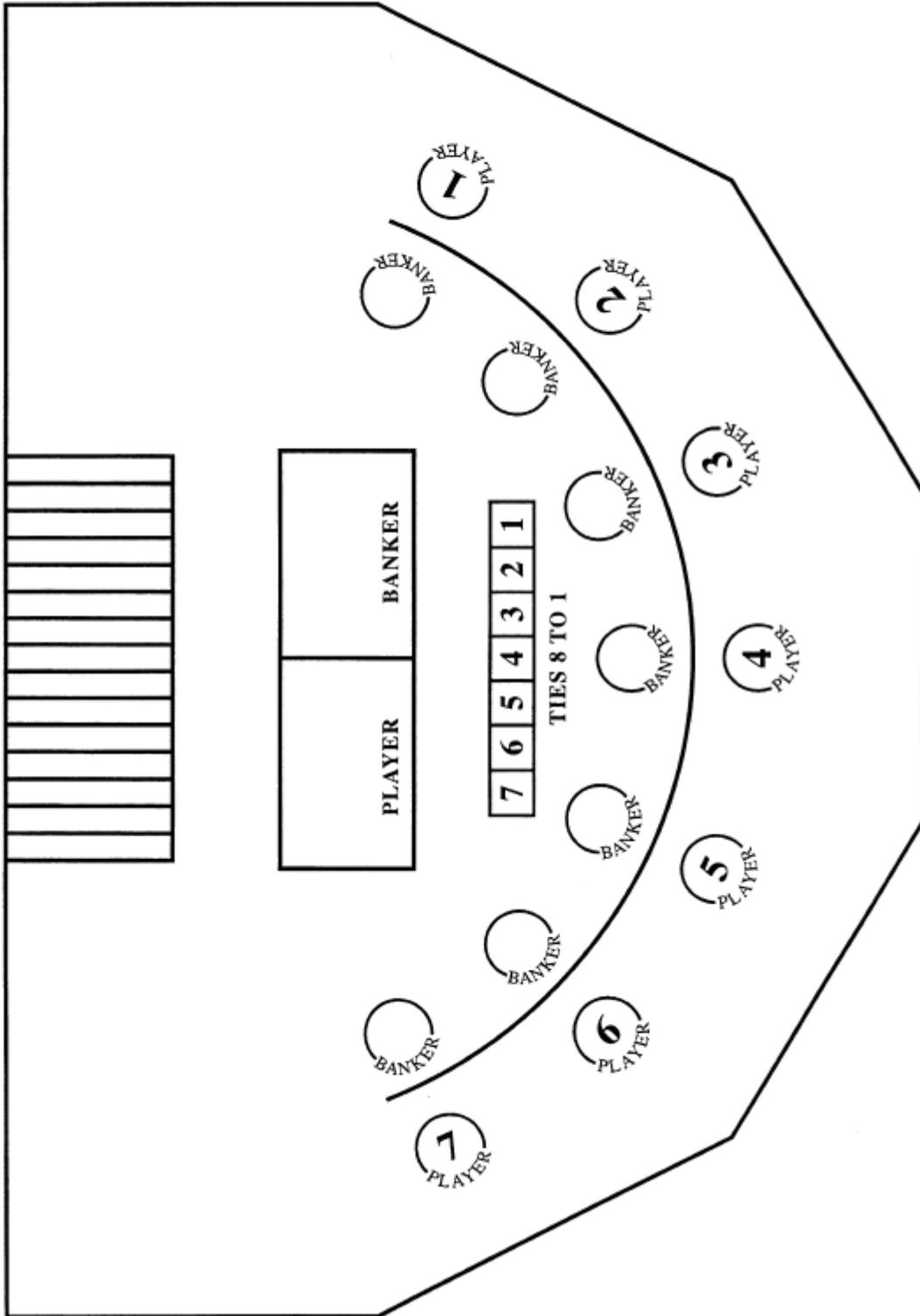
(b) if the card has been disclosed, the dealer will announce “No bets this hand” and, starting with the exposed card, deal a void hand. After the completion of the void hand normal play will resume.

12.3 If the first card of a round of play is found face up in the card shoe or continuous shuffler, the dealer will announce “No bets this hand” and, starting with the exposed card, deal a void hand. After the completion of the void hand normal play will resume.

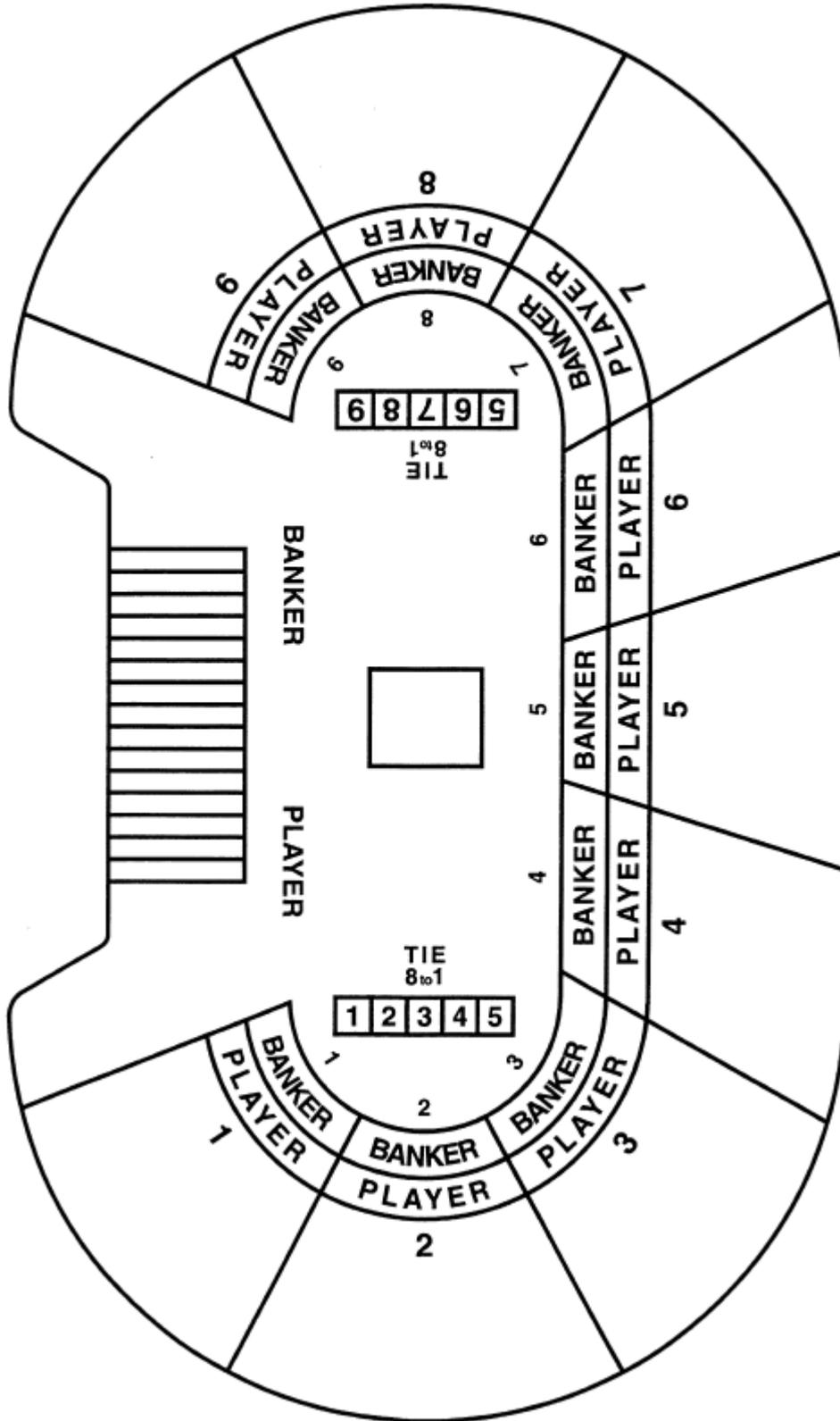
12.4 Subject to rule 12.3, any card found face up in the card shoe or continuous shuffler during a round of play will be used in that round.

- 12.5 If there are insufficient cards remaining in the card shoe or continuous shuffler to complete a round of play, that round shall be void and a new round shall commence after all of the cards have been replaced or, where permitted, reshuffled, and placed in the shoe or shuffler.
- 12.6 Should any error occur during any round due to the incorrect dealing or placement of a card or cards, every effort shall be made to reconstruct the round in such a way as to cause the sequence of cards dealt to be as it should have been had the error not occurred and, in the event that a reconstruction takes place, the casino operator and the players shall abide by the consequences. Should it not be possible to reconstruct the round, the casino operator shall declare the whole round void. The cards dealt shall be removed to the discard rack and any wagers shall be void and be returned to the player or players concerned.
- 12.7 If the dealer fails to draw and discard cards at the beginning of a shoe as provided in rule 7.7, or in any other situation where this is required, play shall nonetheless continue as provided in the rules.
- 12.8 Notwithstanding the application of rules 12.1 to 12.7 subsequent to any error occurring, whether or not the error results in a void hand being declared, all hands dealt thereafter shall stand as dealt.

Appendix A
Mini Baccarat Table Layout



Appendix B
Midi Baccarat Table Layout



Appendix C
Full Baccarat Table Layout

